

In re:  
Monique Jean Michel  
Debtor

Case No. 19-12339-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 12, 2022

User: admin  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2022:

Recip ID	Recipient Name and Address
db	+ Monique Jean Michel, 5600 Miriam Road, Philadelphia, PA 19124-1021
cr	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
14305917	+ Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
14322500	+ Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F
14305921	+ Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495
14323750	+ Police and Fire Federal Credit Union, 3333 Street Road, Bensalem, PA 19020-2022
14314605	+ THE BANK OF NEW YORK MELLON, C/O REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
14657995	+ THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14342880	The Bank of New York Mellon, et al, c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 12 2022 23:44:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 12 2022 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 12 2022 23:44:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 12 2022 23:44:00	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
14305917	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 12 2022 23:44:00	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
14382006	Email/Text: megan.harper@phila.gov	Apr 12 2022 23:44:00	Water Revenue Bureau, Pamela Elchert Thurmond, Tax & Revenue Unit, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14305918	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 12 2022 23:44:00	Comenitybank/westgate, Po Box 182789, Columbus, OH 43218-2789
14305919	+ Email/Text: bankruptcynotices@dcicollect.com	Apr 12 2022 23:44:00	Diversified Consultant, P O Box 551268, Jacksonville, FL 32255-1268
14305920	+ Email/Text: bankruptcy@erieinsurance.com	Apr 12 2022 23:44:00	Erie Insurance Group, 100 Erie Ins Pl, Erie, PA 16530-0001

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Apr 12, 2022

Form ID: pdf900

Total Noticed: 26

14435619	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 12 2022 23:44:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14341562	Email/Text: bnc-quantum@quantum3group.com	Apr 12 2022 23:44:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14342397	Email/Text: ebn_bkrt_forms@salliemae.com	Apr 12 2022 23:44:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
14305922	+ Email/Text: ebn_bkrt_forms@salliemae.com	Apr 12 2022 23:44:00	Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229
14305923	+ Email/PDF: gecsed@recoverycorp.com	Apr 12 2022 23:56:45	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14344356	+ Email/PDF: gecsed@recoverycorp.com	Apr 12 2022 23:56:48	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14307059	+ Email/PDF: gecsed@recoverycorp.com	Apr 12 2022 23:56:52	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14335574	+ Email/Text: jaxbanko@td.com	Apr 12 2022 23:44:00	TD Auto Finance, PO BOX 551080, Jacksonville FL 32255-1080
14305924	+ Email/Text: jaxbanko@td.com	Apr 12 2022 23:44:00	Td Auto Finance, Po Box 9223, Farmington Hills, MI 48333-9223
14342880	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 12 2022 23:44:00	The Bank of New York Mellon, et al, c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
14305926	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Apr 12 2022 23:44:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14658070	*+	The Bank of New York Mellon, C/O REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street. Ste. 5000, Philadelphia, PA 19106-1541
14305925	##+	Trident Asset Manageme, 53 Perimeter Center East, Atlanta, GA 30346-2230

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2022

Signature: /s/Gustava Winters

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Apr 12, 2022

Form ID: pdf900

Total Noticed: 26

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2022 at the address(es) listed below:

Name	Email Address
GEORGETTE MILLER	on behalf of Debtor Monique Jean Michel Miller.GeorgetteR50524@notify.bestcase.com;mlee@margolisedelstein.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE, ET AL. bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEEFOR THE CERTIFICATE HOLDERS OF THE CWABS, INC., ASSET-BACKED CER TIFICATES, SERIES 2006-20 bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Certificate of Notice Page 4 of 4  
**UNITED STATES BANKRUPTCY COURT**

**FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**  
MONIQUE JEAN MICHEL

**Chapter 13**

**Debtor**

**Bankruptcy No. 19-12339-ELF**

**ORDER**

**AND NOW**, this 12th day of April, 2022 upon consideration of the Motion to Dismiss Case filed by Kenneth E. West, Standing Trustee, and after notice and hearing, it is hereby **ORDERED** that this case is **DISMISSED** and that any wage orders previously entered are **VACATED**.

**IT IS FURTHER ORDERED** that any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor's plan shall be refunded to the Debtor unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.



Honorable Eric L. Frank  
Bankruptcy Judge

Kenneth E. West, Trustee  
P.O. Box 40837  
Philadelphia, PA 19107

Debtor's Attorney:  
GEORGETTE MILLER, ESQ.  
MARGOLIS EDELSTEIN  
170 S. INDEPENDENCE MALL W, STE 400  
PHILADELPHIA, PA 19106-

Debtor:  
MONIQUE JEAN MICHEL

5600 MIRIAM ROAD

PHILADELPHIA, PA 19124-